UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

COLLINS, VELLA & CASELLO, LLC
2317 Route 34, Suite 1A
Manasquan, NJ 08736
(732) 751-1766
Joseph M. Casello, Esq.
Attorney for the Debtor

In Re: William M. Ryan	Case No.: _____19-11269_____ Judge: _____Kaplan_____ Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following **(choose one)**:

1. ☐ Motion for Relief from the Automatic Stay filed by _____ ,

creditor,

A hearing has been scheduled for _____ , at _____ .

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____ , at _____ .

☒ Certification of Default filed by ____Specialized Loan Servicing____ ,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons **(choose one)**:

☒ Payments have been made in the amount of $ ____$4,795.08____ , but have not

been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **(explain your answer)**:

☐ Other **(explain your answer)**:

3.   This certification is being made in an effort to resolve the issues raised in the certification of default or motion.

4.   I certify under penalty of perjury that the above is true.

Date: ___11/21/19___   _____
                                                Debtor's Signature

Date: _____   _____
                                                Debtor's Signature

NOTES:

1.   Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.

2.   Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.

rev.8/1/15